

# **EXHIBIT 7**

**TABLE 13. SALES BY BENEFIT INCREASE TYPE**

| Type                           | 2020 | 2019 | 2018  | 2017  | 2016 | 2015 | 2014  |
|--------------------------------|------|------|-------|-------|------|------|-------|
| 4.5+% Compound for Life        | 1.7% | 1.7% | 2.0%  | 1.5%  | 2.3% | 4.0% | 9.2%* |
| 4% Compound                    | 0.6  | 0.6  | 0.4   | NA    | NA   | NA   | NA    |
| 3.5% Compound                  | 0.3  | 0.3  | 0.2   | 0.3   | 0.9  | 1.5  | NA    |
| 3% Compound                    | 31.7 | 32.7 | 20.9  | 23.2* | 23.0 | 26.7 | 30.1  |
| 2% Compound                    | 3.6  | 2.9  | 1.6   | 1.6   | NA   | NA   | NA    |
| 1% Compound                    | 1.7  | 1.6  | 0.5   | NA    | NA   | NA   | NA    |
| Step-rated                     | 0.0  | NR   | NR    | NR    | 2.3  | 2.4  | 0.0   |
| Other Compound                 | 9.1  | 8.7  | 19.5  | 19.1  | 10.3 | 4.6  | 6.7*  |
| 5% Simple for Life             | 0.1  | 0.1  | 0.4   | 0.2   | 0.6  | 3.4  | 4.8   |
| Other Simple                   | 1.5  | 0.9  | 1.3   | NA    | NA   | NA   | NA    |
| Age-Adjusted                   | 0.2  | 0.2  | 0.5   | 0.2   | 4.0  | 1.9  | 0.5   |
| Indexed for Life Level Premium | 0.3  | 0.3  | 0.4   | 0.4   | 0.7  | 2.5  | 4.0   |
| Deferred Compound Option       | NR   | NR   | NR    | NR    | 3.8  | 3.0  | 2.3   |
| FPO: Fixed                     | 18.3 | 20.4 | 26.2* | 27.5  | 31.5 | 25.7 | 21.9  |
| FPO: Indexed                   | 16.3 | 13.5 | 10.6  | 5.1   | 4.5  | 2.6  | 1.6   |
| No Benefit Increases           | 14.6 | 16.1 | 15.5  | 19.8  | 15.2 | 16.0 | 14.4  |
| Other                          | 0.0  | 0.0  | 0.0   | 1.1   | 0.9* | 5.7  | 4.5*  |

\*Prior to 2019, we adjusted the asterisked cells so the total would be 100%.  
Beginning in 2019, results might not add to 100% because of rounding.

**TABLE 14: PROJECTED AGE 80 MAXIMUM DAILY BENEFIT FOR AVERAGE SALE**

| Year:                            | 2020  | 2019  | 2018  | 2017  | 2016  | 2015  | 2014  | 2013  |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Average Issue Age:               | 58    | 58    | 57    | 57    | 56    | 56    | 57    | 58    |
| Age 80 MDB:                      | \$305 | \$306 | \$313 | \$272 | \$281 | \$292 | \$295 | \$312 |
| Effective average compound rate: | 2.9%  | 2.9%  | 3.0%  | 2.2%  | 2.4%  | 2.5%  | 2.7%  | 3.1%  |

**TABLE 15: FUTURE PURCHASE OPTION ELECTION RATES**

| Year:          | 2020  | 2019  | 2018  | 2017  | 2016  | 2015  | 2014  | 2013  |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Election Rate: | 81.8% | 81.5% | 76.9% | 34.7% | 32.8% | 33.9% | 27.8% | 24.0% |

Note: The difference between 2018 and 2017 was attributable to an insurer which contributed FPO data starting in 2018.  
It issues negative election FPOs.

# 2021 Milliman LTCI Survey Product Exhibit

| 1  | COMPANY NAME   | Bankers Life   |                                 | Knights of Columbus   |                 | Mutual of Omaha  |   |  |
|----|--|--|---------------------------------|---|-----------------|--|---|--|
| 2  | Product Type   | Comprehensive  |                                 | Facility-Only   |                 | Comprehensive  |   |  |
| 3  | Product Marketing Name                               | SimpleChoice TQ Standard   | SimpleChoice TQ Premier & Elite | Long Term Care Plus   |                 | Mutual Care Secure Solution  | Comprehensive   |  |
| 4  | Product Form Number                                  | GR-N620  | GR-N650                         | ICC14 NHC2 7-14   | ICC14 LTC2 7-14 | Mutual Care Custom Solution  |   |  |
| 5  | Year First LTCI Product Offered                      | 1985   |                                 | 2000  |                 | 1987   |   |  |
| 6  | Year Current LTCI Product Was Priced                 | 2013   |                                 | 2014  |                 | 2020   |   |  |
| 7  | Jurisdictions LTCI Available                         | All States (BCLIC in NY)   |                                 | All States & DC   |                 | All States & DC  |   |  |
| 8  | State Partnerships (as of January 1, 2021)           | 40 (Including CT, IN)  |                                 | None  |                 | 38   |   |  |
| 9  | Financial Ratings (as of December 31, 2020)          |  |                                 |   |                 |  |   |  |
| 10 | A.M. Best  | A-   |                                 | A+  |                 | A+   |   |  |
| 11 | Standard and Poor's                                  | AA-  |                                 | AA+   |                 | A+   |   |  |
| 12 | Moody's  | A3   |                                 | Not Rated   |                 | A1   |   |  |
| 13 | Fitch  | A-   |                                 | Not Rated   |                 | Not Rated  |   |  |
| 14 | COMDEX Ranking (as of May 1, 2021)                   | 63   |                                 | 98  |                 | 90   |   |  |
| 15 | Statutory Financials (Millions)                      |  |                                 |   |                 |  |   |  |
| 16 | Assets (December 31, 2020)                           | \$17,025   |                                 | \$27,658  |                 | \$9,440  |   |  |
| 17 | Capital & Surplus (December 31, 2020)                | \$1,235  |                                 | \$2,311   |                 | \$3,623  |   |  |
| 18 | Percent Increase (Assets, Surplus)                   | 4%, 5%   |                                 | 3%, 0%  |                 | 4%, 15%  |   |  |
| 19 | LTCI Premium (Millions)                              |  |                                 |   |                 |  |   |  |
| 20 | 2020 First Year Premium                              | \$1.8  |                                 | \$3.3   |                 | \$40.8   |   |  |
| 21 | 2020 End of Year In-Force Premium                    | \$363.6  |                                 | \$79.0  |                 | \$537.7  |   |  |
| 22 | Percent Increase (New Business, In-Force)            | -22%, -2%  |                                 | -44%, 5%  |                 | -14%, 6%   |   |  |
| 23 | Most recent issue year that has had a price increase | 2015   |                                 | Never had a rate increase                                     |                 | 2013   |   |  |
| 24 | LTCI Lives Insured                                   |  |                                 |   |                 |  |   |  |
| 25 | 2020 First Year Issued                               | 736  |                                 | 1,658   |                 | 14,943   |   |  |
| 26 | 2020 End of Year In-Force                            | 194,230  |                                 | 50,628  |                 | 222,449  |   |  |
| 27 | Percent Increase (New Business, In-Force)            | -18%, -5%  |                                 | 1%, 2%  |                 | -17%, 4%   |   |  |
| 28 | Product Ranges and Elimination Period Terms          |  |                                 |   |                 |  |   |  |
| 29 | Issue Age Range                                      | 18 - 84  |                                 | 18 - 75   |                 | 30 - 79  |   |  |
| 30 | Daily, Weekly or Monthly Benefit Range               | \$40 - \$400   |                                 | \$1,500 - \$15,000/Month                                      |                 | \$1,500 - \$10,000/Month   |   |  |
| 31 | Benefit Periods and/or Pools                         | 1, 2, 3  |                                 | 3, 5, 10  |                 | 2, 3, 4, 5   | \$50,000 - \$500,000 (up to 8.3 years)  |  |
| 32 | Elimination Periods                                  | 0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460   |                                 | 30, 90, 180 (cut in half for HCBC with care coordination)**   |                 | 90, 180, 365   | 0, 30, 60, 90, 180, 365   |  |
| 33 | Vanishing, Cumulative                                | Yes, Yes   |                                 | Yes, No   |                 | Yes, Yes   |   |  |
| 34 | Elimination Period Crediting                         | 3 HC/Week -7   |                                 | Calendar Days   |                 | Calendar Days After 1st Expense                                    |   |  |
| 35 | 0-day HCBC EP with longer NH EP                      | NA   |                                 | Facility-Only   | NA              | Extra Cost; HC Days Retire FC EP                                   |   |  |
| 36 | Product Benefits                                     |  |                                 |   |                 |  |   |  |
| 37 | Number of Benefit Pools, EPs                         | 1,1  |                                 | Facility-Only   | 1, 1            | 1, 1   |   |  |
| 38 | Partial Cash (Disability) Alternative                | NA   |                                 | NA  |                 | 25% (Automatic)  |   |  |
| 39 | Additional Cash Benefit                              | 25% (Extra Cost)   |                                 |   |                 | NA   |   |  |
| 40 | HCBC Payment Basis                                   | Weekly   | Monthly                         | Facility Only   | Monthly         | Monthly  |   |  |
| 41 | Assisted Living (Percent of NH Max)                  | 50%  | 100%                            | Facility Only   | 100%            | 50%, 75%, 100%   |   |  |
| 42 | Home Care Health Aide (Percent of NH Max)            |  | 50%, 100%                       |   |                 |  |   |  |
| 43 | Independent Professional                             |  |                                 | Same as Custodial Care  |                 | Same as Custodial Care   |   |  |
| 44 | Homemaker Services                                   | Must Be Incidental   |                                 |   |                 |  |   |  |
| 45 | Informal Care (Other Than Family)                    | Not Covered  |                                 | Not Covered   |                 | Cash Alternative Has 0 Day EP; if used it Delays Satisfying the EP |   |  |
| 46 | Informal Family Care                                 |  |                                 |   |                 |  |   |  |
| 47 | Benefit Increase Features                            |  |                                 |   |                 |  |   |  |
| 48 | Lifetime Compound Increases (Level Premium)          | 2%, 3%, 4%, 5%   |                                 | 3%, 5%  |                 | 3%, 4%, 5%   | 1% to 5%, 0.25% increments & Buy-Up Option  |  |
| 49 | Lifetime Simple Increases (Level Premium)            | 5%   |                                 | NA  |                 | NA   |   |  |
| 50 | Other Increases (Level Premium)                      | 2 Decreasing Inflation Options Are Also Offered (See Other Comments)   |                                 |   |                 | 3% or 5% CBIO for 20 Years   | Above w/ 10, 15, or 20 yr periods   |  |
| 51 | Future Purchase Options (FPO)                        | 15% Every 3 Years  |                                 | Board-set % Every 2 Years Until 2 Straight Declines or On Clm |                 | NA   |   |  |
| 52 | Benefit Increase Comments                            | FPO: To 89 If No Declines or Claims  |                                 |   |                 |  | No FPO. Buy-up option allows % incr each yr not to exceed 5%, Avail prior to sooner of 20 yrs or age 75 and not chronically ill |  |
| 53 | Other Comments                                       | 5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; Facility Only; NTQ |                                 |   |                 | Electronic App   | Rider Doubles MMB for Professional HC (365 days for nurse)  |  |

# 2021 Milliman LTCI Survey Product Exhibit

| 54  | COMPANY NAME   | Bankers Life and Casualty Company  |                                 |  | Knights of Columbus   |  | Mutual of Omaha   |                                   |  |  |
|-----|--|--|---------------------------------|--|---|--|---|-----------------------------------|--|--|
| 55  | Product Marketing Name                                 | SimpleChoice TO Standard   | SimpleChoice TO Premier & Elite |  | Long Term Care Plus   |  | Mutual Care Secure Solution   | Mutual Care Custom Solution       |  |  |
| 56  | Sales Rep/Source for More Info                         | www.bankerslife.com  |                                 |  | dan.hill@kofc.org   |  | 1-800-693-6083  |                                   |  |  |
| 57  | Ancillary Benefits                                     |  |                                 |  |   |  |   |                                   |  |  |
| 58  | Bed Reserve Days/Year, Respite during EP?              | 60+ Other, No  | 60+ Other, 21                   |  | 21, 21  |  | 30+ Other, 30   |                                   |  |  |
| 59  | Alternative Plan of Care (APC)                         | No   | Contractual After EP            |  | Contractual After EP  |  | Contractual After EP  |                                   |  |  |
| 60  | Home Modification                                      | NA   | 30 x MDB                        |  | Facility Only   | min (45 x MDB, \$5000)*                |   | 2 x Mo Max If Care Coord Is Used* |  |  |
| 61  | Caregiver Training Benefit                             |  | 25% of Monthly HC               |  |   | \$500/Calendar Year                    |   | Included Above*                   |  |  |
| 62  | Emergency Alert  |  | 5% HC MMB; Max 12 Months        |  |   | APC w/Care Co-ord                      |   |                                   |  |  |
| 63  | Equipment Benefit                                      |  |                                 |  |   | Included Above*                        |   |                                   |  |  |
| 64  | Drug, Ambulance Benefit                                | NA, \$75/Trip x 4x/Year  |                                 |  | NA, \$250/Year  |  | NA  |                                   |  |  |
| 65  | Claims Issues  |  |                                 |  |   |  |   |                                   |  |  |
| 66  | Conditional Receipt Protection                         | No   |                                 | No   |   | No                                     |   |                                   |  |  |
| 67  | Coverage Beyond USA                                    | Canada (Other = 30 Days)   |                                 | Canada & US Territories  |   | Canada & UK; Indemnity for Other (365) |   |                                   |  |  |
| 68  | Provider Discounts (Directly or Indirectly)            | No   |                                 | LifePlans Provider Discount Program*                           |   | No                                     |   |                                   |  |  |
| 69  | Care Coordination Available From                       | Through Network  |                                 | Through Network** or up to \$500/yr for client's choice        |   | Company Staff                          |   |                                   |  |  |
| 70  | Independent Review                                     | Extended to IF in states with IR   |                                 | Extended to All Claimants                                      |   | As Required by Law                     |   |                                   |  |  |
| 71  | Premiums and Discounts                                 |  |                                 |  |   |  |   |                                   |  |  |
| 72  | Gender-distinct or Unisex pricing                      | Gender-Distinct  |                                 | Gender-Distinct  |   | Gender-Distinct                        |   |                                   |  |  |
| 73  | Preferred Discount                                     | 10%  |                                 | 10%  |   | 15%                                    |   |                                   |  |  |
| 74  | Substandard Extra Ratings                              | 25%  |                                 | 50%  |   | 25%, 50%                               |   |                                   |  |  |
| 75  | Two-Spouse, Two-Partner Discounts                      | 35%, 10%   |                                 | 30%, 0%  |   | 15%, 15%                               |   |                                   |  |  |
| 76  | Requires Identical Coverage                            | No   |                                 | No   |   | No                                     |   |                                   |  |  |
| 77  | If Spouse is a Surprise Decline                        | One-spouse discount  |                                 |  | One-spouse discount   |  |   | One-spouse discount               |  |  |
| 78  | If Spouse answers "Yes" to 'Knock-Out' question        |  |                                 |  |   |  |   |                                   |  |  |
| 79  | One-Spouse Discount (Only 1 Spouse Applies)            |  | 15%                             |  |   | 15%                                    |   | 5%                                |  |  |
| 80  | Maximum Best UW Class & Spouse Discount                |  | 41.5%                           |  |   | 37%                                    |   |                                   |  |  |
| 81  | Later Marriage Earns Discount For:                     | IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount   |                                 |  | New Spouse gets 15% discount  |  | If Same Policy Series, IF & New Spouse; Otherwise new spouse gets 15% discount  |                                   |  |  |
| 82  | When are dividends or credits expected to start?       | NA   |                                 | NA   |   |  | Not applicable  |                                   |  |  |
| 83  | Most Common Employer, Affinity Discount                | NA, 5%   |                                 |  |   |  | 5% (Not Employer Sponsored), 5%   |                                   |  |  |
| 84  | Minimum Size Employer Group, Number Apps               | NA   |                                 |  |   |  | 5 Apps, Common Employer Program Only  |                                   |  |  |
| 85  | Minimum Size Affinity Group, Number Apps               | Varies   |                                 |  |   |  | 100, 10   |                                   |  |  |
| 86  | Modal Factors (SA, Q, M, PAC)                          | 51.50%, 26.25%, 9.17%, 8.58%   |                                 | 52%, 26.5%, NA, 8.65%  |   | 51%, 26%, NA, 9%                       |   |                                   |  |  |
| 87  | Credit Card: Frequencies Accepted                      | None   |                                 | None   |   | None                                   |   |                                   |  |  |
| 88  | How long unmarried partners must co-habit for discount | Five years   |                                 | NA   |   | Three years                            |   |                                   |  |  |
| 89  | Any discounts available for non-spouse relatives?      | No   |                                 | No   |   | No                                     |   |                                   |  |  |
| 90  | Non-Level Premiums                                     |  |                                 |  |   |  |   |                                   |  |  |
| 91  | Limited Premium Periods                                | NA   |                                 | NA   |   | NA                                     |   |                                   |  |  |
| 92  | Waiver of Premium                                      |  |                                 |  |   |  |   |                                   |  |  |
|     | First Premium Waived (Days)                            | Elimination  |                                 | Elimination  |   | Elimination                            |   |                                   |  |  |
|     | HCBC Waiver  | Yes  |                                 | Yes  |   | Yes, With 8 Days of Care/Month         |   |                                   |  |  |
|     | Joint Waiver   | Extra Cost   |                                 | Automatic  |   | Not Offered                            |   | Extra Cost                        |  |  |
| 96  | Return of Premium Upon Death (ROP)                     |  |                                 |  |   |  |   |                                   |  |  |
| 97  | ROP Design #1  | Net; Grades from 10% @ 4th Year to 100% @ Year 20+   |                                 |  | Automatic: Net, Death Before 65   |  | Net, 3 x initial MMB after 10 yrs   |                                   |  |  |
| 98  | Other ROP Design(s)                                    | NA   |                                 | NA   |   | NA                                     |   | Net, 100%; Net 100% to 65         |  |  |
| 99  | Other Riders & Features                                |  |                                 |  |   |  |   |                                   |  |  |
| 100 | Paid Up Survivor Benefit                               | Extra Cost   |                                 | Not Offered  |   | Not Offered                            |   | Extra Cost                        |  |  |
| 101 | Both People Must Survive Number of Years               | 10   |                                 | NA   |   | NA                                     |   | 10                                |  |  |
| 102 | Claim-Free Requirement?                                | No   |                                 |  |   |  |   | No                                |  |  |
| 103 | Shared Care Benefit                                    | Permanent Extra \$, Third Pool   |                                 | Available with 3-year or 5-year BP in lieu of couples discount |   | Permanent Extra \$                     |   |                                   |  |  |
| 104 | Other Shared Care Aspects                              |  |                                 |  | NA  |  | Must Leave 1 Year for Living Spouse   |                                   |  |  |
| 105 | Restoration of Benefits                                | Extra Cost   |                                 | Included   |   | NA                                     |   |                                   |  |  |
| 106 | Other Comments   | Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also. |                                 |  | Claims subject to "usual and customary"; Caregiver training and care management benefits do not count against monthly max but do count against lifetime max |  | Spouse Security Benefit Pays 60% of Reimbursement Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way |                                   |  |  |
| 107 | Linked Benefit Policies Offered                        | None   |                                 | None   |   | None                                   |   |                                   |  |  |

# 2021 Milliman LTCI Survey Product Exhibit

| 1  | COMPANY NAME   | National Guardian Life Insurance Company                  |                             | New York Life Insurance Company  |  | Thrivent   |
|----|--|---|-----------------------------|--|--|--|
| 2  | Product Type   | Comprehensive   | Work-Site                   | Comprehensive  |  | Comprehensive  |
| 3  | Product Marketing Name                               | EssentialLTC  | EssentialLTC Employer Group | NYL My Care  | NYL Secure Care  | Long-Term Care Insurance                                     |
| 4  | Product Form Number                                  | NLTC100P  |                             | ICC18-LTCD   | ICC14-LTC6   | ICC13 H-HX-LTC   |
| 5  | Year First LTCI Product Offered                      | 2016  |                             | 1988   |  | 1987   |
| 6  | Year Current LTCI Product Was Priced                 | 2021  |                             | 2018   | 2016   | 2016   |
| 7  | Jurisdictions LTCI Available                         | All States & DC (except MT, NY)                           | Not in AZ, FL, ME, MT, NY   |  | All States & DC  | All States & DC (except NY)                                  |
| 8  | State Partnerships (as of January 1, 2021)           | 35  |                             | 35   |  | 41 (Including IN)  |
| 9  | Financial Ratings (as of December 31, 2020)          |   |                             |  |  |  |
| 10 | A.M. Best  | A   |                             | A++  |  | A++  |
| 11 | Standard and Poor's                                  | Not Rated   |                             | AA+  |  | Not Rated  |
| 12 | Moody's  | Not Rated   |                             | Aaa  |  | Not Rated  |
| 13 | Fitch  | Not Rated   |                             | AAA  |  | Not Rated  |
| 14 | COMDEX Ranking (as of May 1, 2021)                   | Not Ranked  |                             | 100  |  | Not Ranked   |
| 15 | Statutory Financials (Millions)                      |   |                             |  |  |  |
| 16 | Assets (December 31, 2020)                           | \$4,821   |                             | \$359,300  |  | \$109,325  |
| 17 | Capital & Surplus (December 31, 2020)                | \$431   |                             | \$26,994   |  | \$10,698   |
| 18 | Percent Increase (Assets, Surplus)                   | 2%, 11%   |                             | 9%, 0%   |  | 7%, 6%   |
| 19 | LTCI Premium (Millions)                              |   |                             |  |  |  |
| 20 | 2020 First Year Premium                              | \$5.9   |                             | \$16.7   |  | \$8.6  |
| 21 | 2020 End of Year In-Force Premium                    | \$11.3  |                             | \$315.6  |  | \$203.5  |
| 22 | Percent Increase (New Business, In-Force)            | 55%, 70%  |                             | -4%, 2%  |  | -9%, -1%   |
| 23 | Most recent issue year that has had a price increase | Never had a rate increase                                 |                             | 2014   |  | 2003   |
| 24 | LTCI Lives Insured                                   |   |                             |  |  |  |
| 25 | 2020 First Year Issued                               | 921   |                             | 5,811  |  | 2,678  |
| 26 | 2020 End of Year In-Force                            | 2,373   |                             | 149,660  |  | 117,184  |
| 27 | Percent Increase (New Business, In-Force)            | 23%, 60%  |                             | -1%, 1%  |  | -12%, -3%  |
| 28 | Product Ranges and Elimination Period Terms          |   |                             |  |  |  |
| 29 | Issue Age Range                                      | 40-79 (age nearest birthday)                              |                             | 25-79  |  | 18 - 79  |
| 30 | Daily, Weekly or Monthly Benefit Range               | \$50-\$300  |                             | \$50-\$400   |  | \$1,500 - \$15,000/Month                                     |
| 31 | Benefit Periods and/or Pools                         | 2, 3, 4, 5, 6, Lifetime                                   |                             | \$50,000-\$500,000 in increments of \$5K; Max=60 x MMB                       | 2, 3, 5, 7   | 2, 3, 4, 5, 8  |
| 32 | Elimination Periods                                  | 30, 90, 180   |                             | Deductible=3, 6, 9 or 12 x MMB (then 20% co-pay)                             | 90, 180, 365 (20 for HCBC*)  | 30, 90, 180  |
| 33 | Vanishing, Cumulative                                | Yes, Yes  |                             |  | Yes, Yes   | Yes, Yes   |
| 34 | Elimination Period Crediting                         | Service Days  |                             | Dollars spent  | Service Days   | 1 HC/Week=7  |
| 35 | 0-day HCBC EP with longer NH EP                      | Extra Cost; HC Days Retire FC EP                          |                             | NA   |  | Extra Cost; HC Days Retire FC EP                             |
| 36 | Product Benefits                                     |   |                             |  |  |  |
| 37 | Number of Benefit Pools, EPs                         | 1, 1  |                             | 1, 0 (deductible ilo EP)   | 1,1  | 1,1  |
| 38 | Partial Cash (Disability) Alternative                | NA  |                             | NA   |  | NA   |
| 39 | Additional Cash Benefit                              |   |                             |  |  | 10% in Facilities but 15% at Home (Extra Cost)               |
| 40 | HCBC Payment Basis                                   | Daily   |                             | Monthly  | Daily (Monthly@31 x MDB*)  | Monthly  |
| 41 | Assisted Living (Percent of NH Max)                  | 100%  |                             |  | 100%   |  |
| 42 | Home Care Health Aide (Percent of NH Max)            | Not Covered   |                             | 100%   | 50%, 80%, 100%   | 100%   |
| 43 | Independent Professional                             | Same As Custodial Care                                    |                             | Not Covered  | 1 day/wk if 2 LTC days provided  |  |
| 44 | Homemaker Services                                   |   |                             |  |  | Same As Custodial Care                                       |
| 45 | Informal Care (Other Than Family)                    | Not Covered   |                             | Not Covered  | 50% of HC MDB up to 365 days with 4+ hrs of care/day from non-Partner. | Not Covered  |
| 46 | Informal Family Care                                 |   |                             | Not Covered  |  |  |
| 47 | Benefit Increase Features                            |   |                             |  |  |  |
| 48 | Lifetime Compound Increases (Level Premium)          | 3%, 5%  |                             | 2%, 3%, 5%   | 3%, 5%   | 1%, 2%, 3%, 5%   |
| 49 | Lifetime Simple Increases (Level Premium)            | NA  |                             | NA   | 3%   | NA   |
| 50 | Other Increases (Level Premium)                      |   |                             | Benefits increase based on CPI-U (cap: 7.5%/yr) until declined 2x or age 95. | Based on CPI-U (cap: 7.5%/yr)  |  |
| 51 | Future Purchase Options (FPO)                        |   |                             |  | Premiums & benefits increase based on CPI-U (cap: 7.5%/yr)             |  |
| 52 | Benefit Increase Comments                            |   |                             | CPI FPO increases use attained-age price per unit                            | CPI increases maintain original-age price per unit                     |  |
| 53 | Other Comments                                       | Single Premium is available, facilitating §1035 exchanges |                             | Deductible instead of EP; 20% co-pay   | Partners Benefit Rider provides Jt WP and Shared EP                    | Must meet eligibility requirements for fraternal membership. |

# 2021 Milliman LTCI Survey Product Exhibit

| 54  | COMPANY NAME   | National Guardian Life Insurance Company  |  | New York Life Insurance Company   |  | Thrivent   |
|-----|--|---|--|---|--|--|
| 55  | Product Marketing Name                                 | EssentialLTC<br>888-505-2332 or www.ngl-essentialltc.com                              |  | NYL My Care<br>(800) 224-4582   |  | Long-Term Care Insurance<br>1-800-THRIVENT   |
| 56  | Sales Rep/Source for More Info                         |   |  |   |  |  |
| 57  | Ancillary Benefits                                     |   |  |   |  |  |
| 58  | Bed Reserve Days/Year, Respite during EP?              | 30+Other, 30<br>No<br>Not Covered<br>5 x MDB<br>Up to \$50/Month<br>Not Covered<br>NA |  | 60+Other, 30<br>Contractual When Benefit Eligible<br>NA<br>20% x MMB<br>\$5,000<br>NA |  | 60+Other, 2 x Monthly Max<br>Contractual After EP<br>2 x Monthly Max*<br>2 x Monthly Max<br>Included Above*<br>NA  |
| 59  | Alternative Plan of Care (APC)                         |   |  |   |  |  |
| 60  | Home Modification                                      |   |  | Grab bars, hand rails, ramps<br>5 x Facility MDB                                      |  |  |
| 61  | Caregiver Training Benefit                             |   |  |   |  |  |
| 62  | Emergency Alert  |   |  | NA  |  |  |
| 63  | Equipment Benefit                                      |   |  | \$4,000   |  |  |
| 64  | Drug, Ambulance Benefit                                |   |  | NA  |  |  |
| 65  | Claims Issues  |   |  |   |  |  |
| 66  | Conditional Receipt Protection                         | No  |  | Up to \$5000 for 60 days after app<br>3 x MMB   |  | Full, After UW Reqt<br>2x Max Monthly Benefit  |
| 67  | Coverage Beyond USA                                    | Canada (others = 30 days)   |  | 100 x Facility MDB  |  |  |
| 68  | Provider Discounts (Directly or Indirectly)            | No  |  | No  |  | No   |
| 69  | Care Coordination Available From                       | Through Network   |  | Through Network   |  | Through Network  |
| 70  | Independent Review                                     | As Required By Law  |  | Through Network*<br>Extended to IF in States with IR                                  |  | Extended to IF in States with IR   |
| 71  | Premiums and Discounts                                 |   |  |   |  |  |
| 72  | Gender-distinct or Unisex pricing                      | Gender-Distinct   |  | Unisex  |  | Gender-Distinct  |
| 73  | Preferred Discount                                     | NA  |  | NA  |  | 10%  |
| 74  | Substandard Extra Ratings                              |   |  | 25%, 50%, 75%, 100%   |  | 25%, 50%   |
| 75  | Two-Spouse, Two-Partner Discounts                      | Together pay 125% of female premium at the older insured's age                        |  | Together pay 125% of premium at the older insured's age                               |  | 20%, 20%   |
| 76  | Requires Identical Coverage                            | Yes   |  | No  |  | No   |
| 77  | If Spouse is a Surprise Decline                        |   |  |   |  |  |
| 78  | If Spouse answers "Yes" to 'Knock-Out' question        | Single Person Price at that person's age  |  | One-spouse discount   |  | One-spouse discount  |
| 79  | One-Spouse Discount (Only 1 Spouse Applies)            | 0%  |  | 10%   |  | 5%   |
| 80  | Maximum Best UW Class & Spouse Discount                | -24.5% (same age couple)  |  | 37.5% (same age couple)   |  | 30%  |
| 81  | Later Marriage Earns Discount For:                     | Neither   |  | New Spouse  |  | IF & New Spouse  |
| 82  | When are dividends or credits expected to start?       | NA  |  | End of 3rd year   |  | End of 10th year   |
| 83  | Most Common Employer, Affinity Discount                | NA, 5%  |  | 5%, 5%; not for SSTD  |  | NA   |
| 84  | Minimum Size Employer Group, Number Apps               | NA  |  | None, None  |  |  |
| 85  | Minimum Size Affinity Group, Number Apps               | 10, 1   |  | 5, 2-5 varies by state  |  |  |
| 86  | Modal Factors (SA, Q, M, PAC)                          | 52%, 27%, 8.75%, 8.75%  |  | NA  |  | 50.8%, 25.6%, NA, 8.6%   |
| 87  | Credit Card: Frequencies Accepted                      | None  |  | None  |  | None   |
| 88  | How long unmarried partners must co-habit for discount | One Day   |  | Three years   |  | Three years  |
| 89  | Any discounts available for non-spouse relatives?      | Yes, if same generation cohabitants   |  | No  |  | Yes, if same generation 3-year cohabitants   |
| 90  | Non-Level Premiums                                     |   |  |   |  |  |
| 91  | Limited Premium Periods                                | 1, 10   |  | NA  |  | 10   |
| 92  | Waiver of Premium                                      |   |  |   |  |  |
| 93  | First Premium Waived (Days)                            | Elimination   |  | After Deductible  |  | Elimination  |
| 94  | HCBC Waiver  | Yes   |  | Yes   |  | Yes  |
| 95  | Joint Waiver   | Automatic   |  | Not Offered   |  | Automatic w/ Shared Care   |
| 96  | Return of Premium Upon Death (ROP)                     |   |  |   |  |  |
| 97  | ROP Design #1  | Net of claims paid, 2nd-to-die  |  | Automatic, Net, Death Before 65   |  | Net, 100% for death after 10 years   |
| 98  | Other ROP Design(s)                                    | Can add Cash Surrender Option (grades up to 80% after 4 years)                        |  | NA  |  | NA   |
| 99  | Other Riders & Features                                |   |  |   |  |  |
| 100 | Paid Up Survivor Benefit                               | Not Offered   |  | Not Offered   |  | Extra Cost   |
| 101 | Both People Must Survive Number of Years               | NA  |  | NA  |  | 10   |
| 102 | Claim-Free Requirement?                                |   |  |   |  | Yes  |
| 103 | Shared Care Benefit                                    | Permanent Extra \$, Third Pool  |  | Permanent Extra \$  |  | Extra Cost Ends If Partner Dies  |
| 104 | Other Shared Care Aspects                              | NA  |  | Permanent Extra \$, Third Pool  |  | Pool Depleted, Spouse <86 & No Clm in 2 Yrs, Can Buy 2 Yr BP   |
| 105 | Restoration of Benefits                                |   |  | NA  |  | NA   |
| 106 | Other Comments   | Markets ROP & Surrender Option as alternative to Combo Policies. Can use §1035.       |  | NA<br>Premium gtd for 3 yrs; FY 5% discount if other NYLIC policy                     |  | >12 mos of not being chronically ill<br>Qual'd EP costs can be reimbursed at end of next cal. yr after claim ends if policy is still IF (EP reinstated). |
| 107 | Linked Benefit Policies Offered                        | See row 106   |  | Life  |  | 5-Year Rate Guarantee<br>None  |

# 2021 Milliman LTCI Survey

*Company (Product): Most Common Rating Class; \$100/Day; 90 Day Elimination Period*

| 90 Day Elimination / Five-Year Benefit Period  |  |     | UW Class of Displayed Premiums | Single Insured            |        |        |        |                               |        |        |        |                               |        |        |        |                           |        |        |        | Male & Female Couple the Same Age |        |        |        |                               |        |        |        |        |        |        |        |        |        |        |        |       |        |        |       |       |       |       |
|--|--|-----|--------------------------------|---------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|---------------------------|--------|--------|--------|-----------------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|-------|-------|-------|-------|
|  |  |     |                                | Without Benefit Increases |        |        |        | 3% Compound Benefit Increases |        |        |        | 5% Compound Benefit Increases |        |        |        | Without Benefit Increases |        |        |        | 3% Compound Benefit Increases     |        |        |        | 5% Compound Benefit Increases |        |        |        |        |        |        |        |        |        |        |        |       |        |        |       |       |       |       |
|  |  |     |                                | Age 40                    |        | Age 50 |        | Age 60                        |        | Age 70 |        | Age 40                        |        | Age 50 |        | Age 60                    |        | Age 70 |        | Age 40                            |        | Age 50 |        | Age 60                        |        | Age 70 |        | Age 40 |        | Age 50 |        | Age 60 |        | Age 70 |        |       |        |        |       |       |       |       |
|  |  |     |                                | Male                      | Female | Male   | Female | Male                          | Female | Male   | Female | Male                          | Female | Male   | Female | Male                      | Female | Male   | Female | Male                              | Female | Male   | Female | Male                          | Female | Male   | Female | Male   | Female | Male   | Female | Male   | Female | Male   | Female |       |        |        |       |       |       |       |
| Bankers Life and Casualty Company              | Bankers SimpleChoice TQ Standard LTC GR-N620               | NA  | NA                             | NA                        | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA                        | NA     | NA     | NA     | NA                                | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA    | NA     |        |       |       |       |       |
| Bankers Life and Casualty Company              | Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy | NA  | NA                             | NA                        | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA                        | NA     | NA     | NA     | NA                                | NA     | NA     | NA     | NA                            | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA    | NA     |        |       |       |       |       |
| Knights of Columbus                            | Long Term Care Plus NHC2                                   | 2/3 | 355                            | 559                       | 481    | 775    | 897    | 1,436                         | 1,915  | 2,925  | 987    | 1,681                         | 1,168  | 1,956  | 1,749  | 2,847                     | 3,049  | 4,652  | 1,848  | 3,154                             | 1,944  | 3,274  | 2,539  | 4,130                         | 3,931  | 6,019  | 640    | 879    | 1,633  | 3,388  | 1,867  | 2,186  | 3,217  | 5,391  | 3,502  | 3,653 | 4,668  | 6,965  |       |       |       |       |
| Knights of Columbus                            | Long Term Care Plus LTC2                                   | 2/3 | 459                            | 718                       | 636    | 1,004  | 1,118  | 1,589                         | 2,382  | 3,527  | 1,277  | 2,101                         | 1,458  | 2,346  | 1,990  | 3,110                     | 3,683  | 5,448  | 2,343  | 3,837                             | 2,403  | 3,915  | 3,100  | 4,832                         | 4,722  | 6,942  | 823    | 1,148  | 1,895  | 4,137  | 2,364  | 2,663  | 3,570  | 6,392  | 4,326  | 4,422 | 5,553  | 8,165  |       |       |       |       |
| Mutual of Omaha                                | Mutual of Omaha Secure Solution                            | 2/4 | 563                            | 954                       | 695    | 1,136  | 972    | 1,701                         | 2,165  | 3,509  | 1,367  | 2,364                         | 1,642  | 2,900  | 2,063  | 3,826                     | 3,365  | 5,895  | 2,912  | 5,447                             | 3,056  | 5,611  | 3,093  | 5,917                         | 4,019  | 7,418  | 1,289  | 1,556  | 2,272  | 4,823  | 3,172  | 3,861  | 5,006  | 7,871  | 7,105  | 7,367 | 7,659  | 9,721  |       |       |       |       |
| National Guardian Life Insurance Company       | NGL EssentialLTC   | 1/1 | 519                            | 849                       | 663    | 1,093  | 978    | 1,617                         | 2,142  | 3,466  | 1,183  | 1,936                         | 1,406  | 2,317  | 1,800  | 2,975                     | 3,021  | 4,887  | 2,776  | 4,544                             | 2,917  | 4,808  | 3,190  | 5,271                         | 3,985  | 6,447  | 1,062  | 1,366  | 2,021  | 4,333  | 2,420  | 2,896  | 3,719  | 6,109  | 5,679  | 6,011 | 6,588  | 8,059  |       |       |       |       |
| National Guardian Life Insurance Company       | NGL EssentialLTC Employer Group                            | 1/1 | 764                            | 984                       | 1,455  | 3,119  | 1,743  | 2,085                         | 2,677  | 4,398  | 4,089  | 4,327                         | 4,744  | 5,802  | 955    | 1,229                     | 1,819  | 3,899  | 2,178  | 2,606                             | 3,347  | 5,498  | 5,112  | 5,409                         | 5,930  | 7,253  | 2,764  | 3,084  | 3,719  | 6,109  | 5,679  | 6,011  | 6,588  | 8,059  | 2,764  | 3,084 | 3,719  | 6,109  | 5,679 | 6,011 | 6,588 | 8,059 |
| New York Life Insurance Company                | NYL My Care  | 1/5 | 643                            | 942                       | 806    | 1,248  | 1,111  | 1,787                         | 2,115  | 3,503  | 1,466  | 2,514                         | 1,600  | 2,819  | 1,921  | 3,395                     | 2,949  | 5,244  | 2,664  | 5,349                             | 2,664  | 5,349  | 2,741  | 5,358                         | 3,834  | 7,200  | 1,189  | 1,541  | 2,173  | 4,214  | 2,986  | 3,315  | 3,987  | 6,145  | 6,010  | 6,010 | 6,074  | 8,275  |       |       |       |       |
| New York Life Insurance Company                | NYL Secure Care  | 1/3 | 745                            | 974                       | 981    | 1,361  | 1,471  | 2,239                         | 3,171  | 4,659  | 2,647  | 3,897                         | 2,840  | 4,316  | 3,386  | 5,533                     | 5,703  | 9,092  | 5,157  | 8,541                             | 4,727  | 7,883  | 4,928  | 8,657                         | 7,435  | 12,439 | 1,290  | 1,757  | 2,782  | 5,873  | 4,908  | 5,367  | 6,689  | 11,096 | 10,273 | 9,457 | 10,189 | 14,906 |       |       |       |       |
| Thrivent Financial for Lutherans               | Thrivent Long-Term Care Insurance                          | 2/4 | 480                            | 690                       | 720    | 1,110  | 1,170  | 1,890                         | 2,310  | 3,780  | 1,171  | 2,070                         | 1,469  | 2,575  | 1,954  | 3,459                     | 3,119  | 5,481  | 2,520  | 5,009                             | 2,700  | 5,073  | 3,065  | 5,727                         | 4,204  | 7,711  | 936    | 1,464  | 2,448  | 4,872  | 2,593  | 3,235  | 4,330  | 6,880  | 6,024  | 6,218 | 7,034  | 9,532  |       |       |       |       |
| 90 Day Elimination / Three-Year Benefit Period |  |     | UW Class of Displayed Premiums | 2/3                       | 292    | 425    | 450    | 687                           | 760    | 1,185  | 1,708  | 2,577                         | 748    | 1,185  | 1,039  | 1,653                     | 1,489  | 2,334  | 2,680  | 4,005                             | 1,708  | 2,759  | 1,981  | 3,154                         | 2,407  | 3,744  | 3,726  | 5,507  | 466    | 739    | 1,264  | 2,785  | 1,256  | 1,750  | 2,485  | 4,346 | 2,904  | 3,338  | 3,998 | 6,001 |       |       |
| Bankers Life and Casualty Company              | Bankers SimpleChoice TQ Standard LTC GR-N620               | 2/3 |                                | 391                       | 577    | 603    | 941    | 1,027                         | 1,617  | 2,280  | 3,486  | 994                           | 1,590  | 1,385  | 2,213  | 1,995                     | 3,141  | 3,605  | 5,427  | 2,313                             | 3,738  | 2,677  | 4,268  | 3,247                         | 5,070  | 4,997  | 7,435  | 635    | 1,014  | 1,763  | 3,939  | 1,680  | 2,339  | 3,338  | 5,871  | 3,972 | 4,559  | 5,546  | 8,493 |       |       |       |
| Knights of Columbus                            | Long Term Care Plus NHC2                                   | 2/3 |                                | 324                       | 479    | 431    | 655    | 794                           | 1,201  | 1,671  | 2,425  | 845                           | 1,358  | 999    | 1,580  | 1,496                     | 2,367  | 2,604  | 3,760  | 1,553                             | 2,493  | 1,638  | 2,595  | 2,143                         | 3,288  | 3,324  | 4,798  | 562    | 760    | 1,396  | 2,867  | 1,542  | 1,805  | 2,704  | 4,455  | 2,832 | 2,963  | 3,802  | 5,686 |       |       |       |
| Knights of Columbus                            | Long Term Care Plus LTC2                                   | 2/3 |                                | 409                       | 604    | 565    | 839    | 927                           | 1,368  | 1,940  | 2,758  | 1,078                         | 1,669  | 1,232  | 1,868  | 1,694                     | 2,698  | 3,135  | 4,347  | 1,943                             | 2,983  | 1,996  | 3,047  | 2,492                         | 3,789  | 3,716  | 5,468  | 709    | 983    | 1,606  | 3,289  | 1,923  | 2,170  | 3,075  | 5,237  | 3,448 | 3,530  | 4,397  | 6,429 |       |       |       |
| Mutual of Omaha                                | Mutual of Omaha Secure Solution                            | 2/4 |                                | 441                       | 696    | 541    | 830    | 774                           | 1,244  | 1,736  | 2,596  | 1,070                         | 1,725  | 1,279  | 2,119  | 1,643                     | 2,797  | 2,698  | 4,361  | 2,278                             | 3,975  | 2,380  | 4,101  | 2,464                         | 4,326  | 3,222  | 5,488  | 966    | 1,166  | 1,715  | 3,682  | 2,376  | 2,889  | 3,774  | 6,001  | 5,316 | 5,509  | 5,771  | 7,404 |       |       |       |
| National Guardian Life Insurance Company       |  |     |                                |                           |        |        |        |                               |        |        |        |                               |        |        |        |                           |        |        |        |                                   |        |        |        |                               |        |        |        |        |        |        |        |        |        |        |        |       |        |        |       |       |       |       |

## 2021 Milliman LTCI Survey

Shared care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

| 90 Day Elimination / Five-Year Benefit Period SHARED CARE  |  |                                 |        |        |        |        |        |        |        |        |        |
|--|--|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Male & Female Couple the Same Age                          |  |                                 |        |        |        |        |        |        |        |        |        |
| Without Benefit Increases                                  |  |                                 |        |        |        |        |        |        |        |        |        |
|  | 3rd Pool?  | Age 40                          | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 |
| Bankers Life and Casualty Company                          | Bankers SimpleChoice TQ Standard LTC GR-N620               | NA                              | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     |
| Bankers Life and Casualty Company                          | Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy | NA                              | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     | NA     |
| Knights of Columbus  | Long Term Care Plus NHC2                                   | No                              | 914    | 1,256  | 2,333  | 4,840  | 2,668  | 3,124  | 4,596  | 7,701  | 5,002  |
| Knights of Columbus  | Long Term Care Plus LTC2                                   | No                              | 1,176  | 1,640  | 2,707  | 5,909  | 3,378  | 3,804  | 5,100  | 9,131  | 6,181  |
| Mutual of Omaha  | Mutual of Omaha Secure Solution                            | No                              | 1,496  | 1,805  | 2,636  | 5,595  | 3,679  | 4,479  | 5,807  | 9,130  | 8,242  |
| National Guardian Life Insurance Company                   | NGL EssentialLTC   | Yes                             | 1,231  | 1,585  | 2,344  | 5,026  | 2,808  | 3,359  | 4,314  | 7,086  | 6,588  |
| National Guardian Life Insurance Company                   | NGL EssentialLTC Employer Group                            | Yes                             | 1,108  | 1,426  | 2,110  | 4,523  | 2,527  | 3,023  | 3,882  | 6,378  | 5,929  |
| New York Life Insurance Company                            | NYL My Care  | No                              | 1,296  | 1,741  | 2,564  | 5,098  | 3,493  | 3,944  | 4,824  | 7,558  | 7,032  |
| New York Life Insurance Company                            | NYL Secure Care  | Yes                             | 1,612  | 2,196  | 3,478  | 7,341  | 6,135  | 6,709  | 8,361  | 13,870 | 12,841 |
| Thrivent Financial for Lutherans                           | Thrivent Long-Term Care Insurance                          | No                              | 1,086  | 1,698  | 2,840  | 5,652  | 3,008  | 3,753  | 5,023  | 7,980  | 6,987  |
| 90 Day Elimination / Three-Year Benefit Period SHARED CARE |  |                                 |        |        |        |        |        |        |        |        |        |
| Bankers Life and Casualty Company                          | Bankers SimpleChoice TQ Standard LTC GR-N620               | Yes                             | 611    | 972    | 1,643  | 3,565  | 1,671  | 2,328  | 3,280  | 5,649  | 3,862  |
| Bankers Life and Casualty Company                          | Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy | Yes                             | 832    | 1,333  | 2,292  | 5,041  | 2,234  | 3,111  | 4,407  | 7,632  | 5,283  |
| Knights of Columbus  | Long Term Care Plus NHC2                                   | No                              | 802    | 1,086  | 1,995  | 4,096  | 2,203  | 2,579  | 3,862  | 6,364  | 4,046  |
| Knights of Columbus  | Long Term Care Plus LTC2                                   | No                              | 1,013  | 1,404  | 2,294  | 4,698  | 2,747  | 3,099  | 4,392  | 7,482  | 4,926  |
| Mutual of Omaha  | Mutual of Omaha Secure Solution                            | No                              | 1,121  | 1,352  | 1,990  | 4,272  | 2,756  | 3,351  | 4,378  | 6,961  | 6,166  |
| National Guardian Life Insurance Company                   | NGL EssentialLTC   | Yes                             | 1,029  | 1,324  | 1,959  | 4,199  | 2,346  | 2,807  | 3,604  | 5,921  | 5,505  |
| National Guardian Life Insurance Company                   | NGL EssentialLTC Employer Group                            | Yes                             | 926    | 1,192  | 1,763  | 3,779  | 2,111  | 2,526  | 3,244  | 5,329  | 4,954  |
| New York Life Insurance Company                            | NYL My Care  | No                              | 1,001  | 1,324  | 1,923  | 3,714  | 2,608  | 2,899  | 3,479  | 5,495  | 5,182  |
| New York Life Insurance Company                            | NYL Secure Care  | Yes                             | 1,332  | 1,698  | 2,596  | 5,396  | 4,502  | 4,825  | 5,977  | 9,863  | 9,250  |
| Thrivent Financial for Lutherans                           | Thrivent Long-Term Care Insurance                          | No                              | 930    | 1,380  | 2,250  | 4,500  | 2,456  | 3,060  | 4,109  | 6,547  | 5,461  |
| 90 Day Elimination / \$200,000 Benefit Period SHARED CARE  |  |                                 |        |        |        |        |        |        |        |        |        |
| Mutual of Omaha  | Mutual of Omaha Custom Solution                            | No                              | 1,589  | 1,916  | 2,818  | 6,043  | 4,044  | 4,876  | 6,287  | 9,877  | 8,759  |
| 90 Day Elimination / \$100,000 Benefit Period SHARED CARE  |  |                                 |        |        |        |        |        |        |        |        |        |
| Mutual of Omaha  | Comp   | Mutual of Omaha Custom Solution | No     | 1,065  | 1,286  | 1,894  | 4,099  | 2,712  | 3,268  | 4,220  | 6,689  |
|  |  |                                 |        |        |        |        |        |        |        |        |        |